

COASTAL BANKING COMPANY, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 2855905	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$478	\$475	-0.5%		
Loans	\$291	\$305	4.7%		
Construction & development	\$51	\$37	-27.9%		
Closed-end 1-4 family residential	\$110	\$129	17.1%		
Home equity	\$21	\$19	-7.1%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-11.9%		
Commercial & Industrial	\$15	\$11	-26.4%		
Commercial real estate	\$87	\$102	17.3%		
Unused commitments	\$16	\$18	12.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$20	\$16	-20.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$2	13.2%		
Cash & balances due	\$4	\$10	150.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$418	\$566	35.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$449	\$559	24.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$438	\$432	-1.2%		
Deposits	\$356	\$338	-5.1%		
Total other borrowings	\$77	\$87	13.3%		
FHLB advances	\$68	\$81	19.0%		
Equity					
Equity capital at quarter end	\$40	\$43	6.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	10.0%	--		
Tier 1 risk based capital ratio	15.1%	17.9%	--		
Total risk based capital ratio	16.3%	19.2%	--		
Return on equity ¹	10.5%	10.7%	--		
Return on assets ¹	0.9%	1.0%	--		
Net interest margin ¹	4.5%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	32.8%	49.6%	--		
Loss provision to net charge-offs (qtr)	67.1%	53.0%	--		
Net charge-offs to average loans and leases ¹	2.2%	2.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	17.1%	12.4%	2.5%	1.9%	--
Closed-end 1-4 family residential	1.6%	1.5%	0.3%	0.1%	--
Home equity	0.6%	1.0%	0.4%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.8%	0.3%	0.0%	3.8%	--
Commercial & Industrial	1.2%	0.5%	0.1%	0.0%	--
Commercial real estate	5.8%	2.6%	0.0%	0.9%	--
Total loans	5.5%	3.1%	0.7%	0.6%	--